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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/875,717	06/06/2001	Raymond Anthony Joao	JBF02	7136

7590 04/20/2006

RAYMOND A. JOAO, ESQ.  
122 BELLEVUE PLACE  
YONKERS, NY 10703

EXAMINER
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LIVERSEDGE, JENNIFER L

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 04/20/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/875,717	<b>Applicant(s)</b> JOAO ET AL.	
	<b>Examiner</b> Jennifer Liversedge	<b>Art Unit</b> 3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 06 June 2001.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-12 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 06 June 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## **DETAILED ACTION**

### ***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-12 are rejected under 35 U.S.C. 102(e) as being anticipated by Pub No. US 2003/0208684 A1 to Camacho et al. (further referred to as Camacho).

Regarding claim 1, Camacho discloses an apparatus for collecting account information (page 2, paragraph 27), comprising:

A receiver for receiving account transaction information, wherein said account transaction information contains information regarding the transaction and at least one of the identity of and contact information for the at least one of merchant, vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction, wherein said receiver receives a request to receive at least one of account transaction information, said information regarding the transaction, and said at least one of the identity of and contact information for the at least one of merchant,

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vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction (page 1, paragraph 15; page 2, paragraphs 27-28; page 3, paragraphs 32 and 37);

A memory device for storing said account transaction information (page 3, paragraph 32);

A processor for processing at least one of said account transaction information and said request, wherein said processor generates a response to said request (page 3, paragraph 35); and

A transmitter for transmitting said response to said request to a requesting individual (page 3, paragraph 35; page 4, paragraph 42).

Regarding claim 7, Camacho discloses a method for collecting account information (page 2, paragraph 27), comprising:

Receiving account transaction information, wherein said account transaction information contains information regarding the transaction and at least one of the identity of and contact information for the at least one of merchant, vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction (page 1, paragraph 15; page 2, paragraphs 27-28; page 3, paragraphs 32 and 37);

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Receiving a request to receive at least one of account transaction information, said information regarding the transaction, and said at least one of the identity of and contact information for the at least one of merchant, vendor, bank, financial institution, brokerage firm, electronic money account, communication account provider, electronic information provider, electronic transaction intermediary, involved in the transaction (page 1, paragraph 15; page 2, paragraphs 27-28; page 3, paragraphs 32 and 37);

Storing said account transaction information (page 3, paragraph 32);

Processing at least one of said account transaction information and said request (page 3, paragraph 35);

Generates a response to said request (page 3, paragraph 35); and

Transmitting said response to said request to a requesting individual (page 3, paragraph 35; page 4, paragraph 42).

Regarding claims 2 and 8, Camacho discloses the apparatus and method wherein at least one of said account transaction information and said response to said request contain at least one of the name, address, phone number, facsimile number, telex number, contact information, e-mail address, uniform resource locator (URL), link(s), hyperlink(s), linking information for linking an account holder back to at least one of a merchant, a vendor, a store a financial institution a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary, transaction data and/or information can also include, and at least one of a

digital tag(s), a digital signature(s), a digital watermark(s) associated with at least one of a merchant, a vendor, a store, a financial institution, a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an electronic information provider, and an electronic transaction intermediary (page 1, paragraph 15; page 2, paragraph 27; page 3, paragraph 32; page 7, paragraph 65; page 8, paragraph 76; page 10, paragraph 97; page 15, paragraph 147).

Regarding claims 3 and 9, Camacho discloses the apparatus and method wherein said apparatus and method further comprising processes transaction information for a plurality of at least one of accounts and types of accounts (page 1, paragraph 15; page 3, paragraph 32-33).

Regarding claims 4 and 10, Camacho discloses the apparatus and method wherein said apparatus and method further comprising provides aggregated account information (page 4, paragraphs 44 and 47; page 8, paragraph 80).

Regarding claims 5 and 11, Camacho discloses the apparatus and method wherein said response contains at least one of a link, a hyperlink, and information, for at least one of linking and connecting an individual with said at least one of a merchant, a vendor, a store a financial institution a bank, a brokerage firm, an electronic cash or money account administrator, a cellular telephone, a wireless communication device, an

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electronic information provider, and an electronic transaction intermediary (page 1, paragraph 15; page 2, paragraph 28; page 3, paragraph 35; page 6, paragraph 62; page 10, paragraph 97; page 12, paragraphs 115 and 121).

Regarding claims 6 and 12, Camacho discloses the apparatus and method wherein said apparatus and method further comprising provides a personalized transaction account directory (page 2, paragraph 27; page 3, paragraph 32; page 5, paragraph 51).

### ***Conclusion***

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday – Friday, 8:30 – 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be reached at 571-272-6799. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should


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you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Jennifer Liversedge

Examiner

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HYUNG SOUGH  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600